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# **The Meaning of Funeral Poverty: an exploratory study**

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## **Acknowledgments**

The research reported here was funded by Marie Curie, a national charity providing care and support for people living with a terminal illness and their families. The organisation is also engaged in bereavement support and has considerable experience in talking to families about funerals. Representatives of Marie Curie have been actively involved in current debates around policy and practice in funeral provision and funeral costs. Their interest in finding new ways of supporting people, and helping to increase understanding and awareness of issues at the end of life, led the organisation to fund this small exploratory study of the meaning of ‘funeral poverty’.

The authors would like to thank all those people who gave their time to the study, thinking across the issues in advance; taking part in a day’s workshop at their own expense; and making helpful comments to improve this report.

Thanks are also due to Shaun Powell and Simon Cox whose knowledge and experience has been of great value in contributing to our own understanding.

Professor Roy Sainsbury, Director of the Social Policy Research Unit, provided helpful oversight of the study.

### **The authors**

The study was conducted at the Social Policy Research Unit at the University of York where the authors of the report, Anne Corden and Michael Hirst, are Honorary Fellows. Anne Corden specialises in qualitative research, and her work has been mainly in areas of social security, employment, disability, and administration and delivery of services and benefits. Anne has a long stream of research on economic implications of death and bereavement. Michael Hirst’s research interests have focused on health, employment, financial and social costs of disability, caring and bereavement, and the delivery of services and benefits to disabled people and carers.

## Summary

A study commissioned by Marie Curie and conducted at the Social Policy Research Unit, University of York, explored the concept of ‘funeral poverty’ and the potential value and feasibility of seeking an agreed definition of meaning.

‘Funeral poverty’ is a relatively recent construct emerging within growing awareness of problems in paying for funerals. The term has quickly become widely used but there is no definition of ‘funeral poverty’ or general agreement of meaning. This study initiated enquiry into how the term was being used, which elements were important, and what would be advantages and disadvantages of an agreed definition.

Qualitative enquiry was appropriate for this small, exploratory study. Personal invitations to attend a workshop were sent to a range of people with relevant knowledge and expertise. Nineteen people took part in a day workshop, and one person, unable to get to a workshop, contributed views in a face-to-face interview. Participants came from the funeral industry, financial services, organisations supporting bereaved people, policy makers from Scottish government, university researchers, people engaged in campaigning around ‘funeral poverty’, and staff in local authority and health trusts with experience of providing public health funerals.

Two researchers moderated plenary and small group discussions which were digitally recorded. In systematic qualitative analysis the researchers extracted and analysed data according to emerging themes and key issues. A draft report was returned to workshop participants, of whom seven made suggestions for textual adjustments, all of which were taken into account in the final report.

The outcome of these discussions was general acknowledgement that the complexity of issues contributing to the concept of ‘funeral poverty’ made it hard to agree a single definition or reach a single quantified measure. There was agreement, however, that the key constituents of ‘funeral poverty’, as this term is currently understood and used are:

- People’s expectations of a ‘funeral’, and what the person who takes responsibility wants to provide, and why.
- People’s inability to pay the costs.
- The economic impact of lack of affordability, in particular problematic indebtedness.
- Negative psychological and emotional constituents, including the impact on grief and experience of bereavement.

Rather than trying to achieve a single measure of ‘funeral poverty’, there was agreement that it would be useful and possible to seek more robust and complete data about each of these constituents of ‘funeral poverty’. Most participants expected to continue to use the term, perceiving its potential value in raising public awareness,

stimulating discussion and debate, and seeking policy response. A minority view was that the construct was socially divisive. Bereaved people do not themselves use the term 'funeral poverty' and one challenge is finding language that enables people facing problems paying for funerals to speak for themselves in the policy discourse.

This small exploratory study pointed to gaps in current knowledge, with need for further research into:

- Societal expectations of a 'funeral', across the population including minority cultural and faith groups.
- Experience of people making funeral arrangements – what influences what they do and how they pay the costs.
- Experience of indebtedness resulting from funeral costs, including impact on living standards, whether and how problems are resolved and the timescales involved.
- Self-provisioning through prepayment funeral plans, life insurance and new ways of saving towards funeral costs, as well as the availability of realisable assets from the deceased person's estate.

Findings underlined the general need for greater readiness in society to think and talk about death and dying, including the economic implications. Increased awareness of financial and economic transitions that may follow a death, including paying for a funeral, helps build resilience and preparedness and avoid shocks. There is a role here for hospice and palliative care workers who are in touch with dying people and their families, in opening discussion and providing signposts to information and practical advice.

In the weeks following this study there was renewed policy focus on 'funeral poverty', with parliamentary debate, a report on bereavement benefit reform from the Social Security Advisory Committee, review of advice on funeral planning and the best use of funeral payments for the Scottish government, and launch of inquiry on 'funeral poverty' and bereavement benefits by the Work and Pensions Committee. There would seem to be new and important opportunities now for finding ways to enable people to arrange a funeral without experiencing severe economic implications and psychological distress of being unable to pay.

# **Chapter 1      Introduction**

This report presents findings from a small exploratory study of the meaning of 'funeral poverty'. The study was commissioned by Marie Curie and conducted by the Social Policy Research Unit at the University of York in July 2015. This chapter explains the background to the study (1.1) and the research aims (1.2). The investigation was conducted by means of two workshops with selected participants who were interested in moving towards some agreement about the meaning of 'funeral poverty'. The second part of the chapter explains how the workshops were convened and conducted, including digital recording of discussions (1.3) and the chapter goes on to describe the analytic approach (1.4).

Chapter Two considers potential advantages in having agreement about meaning, as well as some concerns, and looks at the scope for reaching agreement, a definition or quantified measure. Chapter Three describes the issues that participants considered most important in understanding the meaning of 'funeral poverty'. Chapter Four explains how far agreement was reached about the key constituents of 'funeral poverty', and makes suggestions about how some of these might be measured. The report ends with pointers to gaps in current knowledge where further research would be useful, and suggestions for extending and developing some current activities. A postscript describes developments in the policy context in the weeks after this study. There follow full references to the publications cited in the report and the programme for the workshop discussion.

## **1.1      Background**

### **Problems in paying for funerals**

Meeting funeral expenses is a topic of increasing interest in UK. Within the majority population it is traditional for family members or friends to take responsibility for making funeral arrangements. A few people look ahead and make their own advance financial provision, for example in prepaid funeral plans or insurance policies, and some elderly people hope that monies left in their estate will cover costs. The general picture, however, is that in contemporary society people find it hard to think and talk about death and dying. Analysis of the English Longitudinal Study of Ageing showed that two thirds of people over the age of 50 years did not have any policy to cover their funeral expenses when they died (Which?, 2015). Meeting the expenses thus typically falls to a surviving partner, parent, adult child, sibling or others in the wider family. People experiencing the immediate grief and shock of a significant death often find themselves making arrangements for funerals with little understanding of the financial implications and, in the current economic climate, with limited resources to pay big bills. Analysis of the Family Resources Survey showed that in 2013, 35 per cent of households had no savings at all and 55 per cent had under £3,000 – less than the typical cost of a funeral (ILC, 2015).

Funerals are expensive; costs have risen rapidly and are expected to increase. Tracking surveys show that burial and cremation fees, and funeral directors' fees have risen annually at a greater rate than price inflation and earnings in recent years (Royal London, 2015). Spending on discretionary elements such as flowers, limousines and catering for a family gathering may allow 'consumers' some degree of financial control. Traditionally, however, such elements are perceived as important, and expenses may be heavy. Recent research found the average cost of a cremation in the UK in 2015 to be £3,294 and a burial £4,110 but there are regional differences in the costs of funerals, especially so for burials (Royal London, 2015). The most expensive locations for a funeral were found to be in and around London, while the least expensive locations were in parts of Scotland and Northern Ireland.

The various kinds of prepayment schemes for people who can afford instalments can reduce the eventual bills for relatives (and enable a person to plan their own funeral in advance of death). Available data indicate an increasing number of funeral plans sold each year and over 60,000 were used for a funeral in 2014.<sup>1</sup> However, such products are not without problems, for example provision made through the plan may not, in the event, cover the full costs (ILC, 2015). Whole of Life or Over-50s insurance can also help, but a problem here is that failure to keep up payments usually leads to cancellation of the plan.

The evidence is that large numbers of people arranging a funeral for a relative or friend experience problems in paying, with financial and emotional impact for themselves, and economic implications for public policy. There were 59,000 applications to the state Social Fund for a Funeral Payment, means tested social assistance for the very poorest people in society, in the period 2013/14 (DWP, 2015). Citizens Advice Scotland reported a 27 per cent increase across Scotland in the number of clients seeking help regarding funerals in 2013/14 compared with the previous year (CAS, 2014). Acute financial crises associated with bereavement, including funeral costs, can trigger use of food banks and emergency food aid (Perry et al., 2014). Funeral directors face increasing levels of unpaid debt (Royal London, 2015).

The Social Fund Funeral Payment is designed to cover necessary burial or cremation fees and documentation, and restricted travel expenses, but the amount available to cover funeral directors' fees, religious costs, flowers and other transport costs has been capped at £700 since 2003. There are stringent eligibility criteria, based on assumptions about family relationships and responsibilities, and financial resources. Applicants must commit themselves to costs before submitting a claim, and if monies are subsequently found in the estate these are recovered as repayment towards the grant. For the year 2013/14 the average amount granted was £1,347 but nearly one half of applications were refused (DWP, 2015). If the amount awarded does not cover

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1. <http://www.funeralplanningauthority.co.uk/statistics.html> [accessed 17 December 2015].



the funeral expenses, an application may be made for a budgeting loan, but few data are available about this.

Legal responsibility for disposing of a body lies with the state, under public health legislation (LGA, 2010, 2011). So when no relative or friend steps up to make funeral arrangements for a person who has died, this is dealt with by the local authority or (except in Scotland) the NHS. Stigma is attached to such public health funerals; numbers are small but are thought to be gradually increasing, and there is evidence that funeral costs now deter some families from taking responsibility for arranging a funeral (QSA, 2015).

### **Funeral poverty – an emerging concept**

Within growing awareness of problems paying for funerals has emerged a concept of 'funeral poverty'. The term seems to be a relatively recent construct, probably emerging around five years ago as part of a focus on problems with the Social Fund Funeral Payment. Anti-poverty projects run by Quaker Social Action (QSA) showed the distress in paying for a funeral experienced by some people on low incomes, and the project 'Down to Earth' was set up specifically to advise and support such people (QSA, 2015). From this work developed the Funeral Poverty Alliance in 2014, coordinated by Quaker Social Action, and the Fair Funerals campaign to tackle some of the perceived underlying causes of 'funeral poverty'. Parallel interests in Scotland led to the formation of the Scottish Working Group on Funeral Poverty.

Alongside and informing such campaigning work was the work conducted by Sun Life and, more recently, Royal London. The Sun Life annual reports on funeral costs led to a partnership with the University of Bath for further research into various aspects of the cost of dying. The term 'funeral poverty' was mentioned in the report from the 2012 survey (Sun Life, 2012) and the concept was developed further from the 2013 survey, with a suggestion for measurement by projection from survey responses (Sun Life, 2013). There is further discussion of 'funeral poverty' in subsequent funeral costs reports (Sun Life, 2014; Royal London 2014) and the university publication (Woodthorpe et al., 2014).

The term 'funeral poverty' resonates and it has quickly become widely used. Contributing to government policy debate there were two round tables on the topic in 2012 and 2013, and the matter was brought up by Mrs Emma Lewell-Buck when presenting a Private Members' Bill on Funeral Services to the House of Commons: *... there are measures that could make a difference to funeral poverty right now* (Hansard, Commons, 9 December 2014, col. 782).

'Funeral poverty' is a focus in campaigning, lobbying and service provision: *So in 2013 we recruited the UK's first funeral poverty campaigner to run a targeted campaign in coalition aimed at tackling the causes of funeral poverty* (Quaker Social Action, Briefing 24 April 2014).

*People who are on benefits and/or living in areas of high deprivation are at an increased risk of funeral poverty* (McBride and Purcell, 2014, p. 16).

The concept has framed research in the business world: ... *we calculate nationwide funeral poverty to be over £131m this year* (Sun Life, 2013, p. 10), and is used in commentary within the funeral industry: *Funeral poverty is a major challenge facing an increasing number of people* (CEO, National Association of Funeral Directors, letter to The Guardian, 23 April 2013).

Bereavement support services have issued calls for 'funeral poverty' to be addressed, to ease the burden of financial pressures on bereaved people (CBC, 2014).

The concept attracts media attention: *A rise in the number of people facing funeral poverty, alongside an increase in the number of paupers' funerals, where the local authority has to foot the bill, have led to calls to the government to "face up to death"* (Tracy McVeigh, The Guardian, 1 December 2012).

### **Need for exploration**

The concept of 'funeral poverty' is thus used in a number of contexts encompassing poverty and financial hardship, indebtedness, welfare reform, use of food banks, constraints on and challenges for the funeral industry, the experience of grief, and provision of bereavement services and support. Within these various contexts are different perspectives and emphases. But there is no definition of 'funeral poverty' or general agreement on what it means. Recognition that the concept has apparently been useful in helping to increase awareness and understanding led a representative of Marie Curie to question whether there would be advantages in having some general agreement about its meaning.

Marie Curie is a national charity offering care and support to people with a terminal illness and their families. The organisation is already engaged in bereavement support and has wide experience in talking to families about funerals. Their interest in finding new ways of supporting people has led senior personnel to join national and local networks which focus on funeral practice and provision, including 'funeral poverty'. Within such networks, Marie Curie's suggestion that it would be useful to explore the meaning of 'funeral poverty' and the possibility of reaching some general agreement met widespread interest and support. The Social Policy Research Unit proposed this small-scale study as a first step.

The number of deaths in the UK, currently around 547,000 annually, is projected to increase throughout the present century (ONS, 2013) and there is expectation that funeral costs will also rise. We can expect more people to meet problems in paying for funerals, and the economic climate of austerity and welfare cuts is such that it seems unlikely that there will be substantial increases in the amount of state support

available. For many years there have existed defined and quantified measures of 'poverty' and 'fuel poverty' and, although these are controversial, they have increased awareness and understanding, strengthened debate, and brought rigour to research. Finding a single, quantified measure of 'funeral poverty' is likely to be hard but there seems potential for reaching agreement on key measurable constituents.

## **1.2 Aims of the study**

The aims of this small study were exploration of the concept and use of 'funeral poverty' and the potential value and feasibility of seeking an agreed definition of meaning; and to make progress in this direction. The objectives were to seek answers to the following questions:

- How is the concept of 'funeral poverty' being used and understood?
- Who is using it, and for what purposes?
- What elements are most important, for what purpose?
- What would be the advantages and disadvantages of seeking an agreed definition?
- How might this be done?

On the basis of answers to these questions and the ensuing discussion, a further objective was to make practical progress towards an agreed, useful definition.

## **1.3 The approach adopted and research methods**

This small, exploratory study was suited to qualitative consultation with a range of people with relevant knowledge and expertise. A list of 70 individuals was compiled, on the basis of personal knowledge and recommendations, with representatives from:

- The Funeral Poverty Alliance and the Scottish Funeral Poverty Working Group.
- The funeral industry; cemetery managers.
- Commercial and financial organisations active in this area (insurance; loan companies).
- Citizens advice centres; debt advice agencies.
- Central government policy makers and benefit administrators.
- Scottish government policy makers.
- Bereavement support organisations; hospices.
- NHS hospitals and local authorities.
- Universities and research centres active in this area.
- Campaigning and advocacy organisations addressing poverty, ageing, caregiving, and end of life care.

Those invited included individuals and representatives of organisations across England, Scotland and Wales.<sup>2</sup> People were invited to attend a day workshop, with choice of two dates and two locations, London and York. With the invitation letters went an information sheet giving details about the purpose of the study, the goals of the workshop, the plans for the day, and how discussions would be analysed and disseminated.

There was quick response from around half of those invited, either accepting the invitation or explaining that they were unable to attend but would like to receive findings. A reminder letter to people who had not replied led to a few more responses. The research team made practical arrangements with 25 people who gave firm acceptances to attend either workshop. In the event, six people were unable to come, so discussions took place with nineteen different people. The same two representatives from Marie Curie came to both workshops.

The researchers also conducted a face-to-face interview with one person considered a key informant but unable to come to a workshop. Others who had expressed interest but been unable to take part in workshops were invited to send their views to the research team during the period of analysis, and two such contributions were considered.

Overall, there was representation from the funeral industry; financial services; organisations supporting bereaved people across Britain; organisations providing advice and information; policy makers from the Scottish government; university researchers; people engaged directly in campaigning and lobbying around 'funeral poverty' and staff in local authorities and health trusts with experience of provision of public health funerals. The size of each group was ideal in providing scope for full engagement of all participants, and rich and detailed discussion. It would have been good to have representation from central government but people who intended to come found themselves unable on the day. Similarly, people working in Wales who had hoped to take part were unable to get to the workshops. There was strong representation from Scotland.

## **Workshop programme**

The workshops were conducted in the same way on both occasions, with the researchers guiding a programme of plenary discussions and interactions in small groups (see Appendix 1). In an introductory plenary session participants explained their involvement with 'funeral poverty' and how they used the term. They had been

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2. The researchers made various enquiries in Northern Ireland as to key people and organisations to invite from this part of the UK. The response in all cases was that although there were many problems in paying for funerals in Northern Ireland, the term 'funeral poverty' was not used as such. People expressed interest, but said they would be unable to contribute to discussion of a concept that was not being used. Instead, they would look forward to seeing findings from the research in Britain.

asked in advance to bring with them a one sentence summary of their understanding of 'funeral poverty', and these were shared and discussed. In the second plenary session, participants explored perceived advantages in having agreement about the meaning of 'funeral poverty' and perceived concerns or problems. The researcher guided people to think about the key current and potential users of the term, audiences and readerships. After a break for lunch, participants worked together in small groups to consider the most important constituents of an agreed meaning, and their views were brought together in a final plenary discussion. The group considered how each key constituent might be identified or measured, what data might be used, what resources might be necessary, and who might take responsibility.

All the plenary discussions were digitally recorded, with permission.

At the end of the day the researchers explained the timetable for analysis of findings, which would take account of their receipt of the draft report so that they had opportunity to suggest corrections or adjustments before a final version was passed to Marie Curie.

## **1.4 Analysis**

Both researchers listened to all the recordings, and read the notes they had made during the discussions. They discussed emerging themes and key issues, and then constructed data display systems to enable systematic qualitative analysis. The data extraction method was generally based on the Framework system (Ritchie and Lewis, 2003) in which the researchers listened carefully to each recording, extracting the data onto spreadsheets managed on computer, and subsequently printed out for interrogation. Data from the morning sessions were attributed to individual speakers, so that the balance of views could be studied. Data from the face-to-face interview were dealt with in the same way and extracted onto the spreadsheets. The researchers worked together closely at this stage, with one then taking initial responsibility for writing a first draft of the report.

The draft was returned to participants for comments.

## **Chapter 2      General considerations**

Everybody who came to a workshop was interested in the possibility of reaching some agreement about the meaning of funeral poverty. This chapter describes advantages perceived in having general agreement and, at the same time, some concerns expressed (2.1). As a broad spectrum of understanding of the meaning of the term funeral poverty became clear, this raised questions as to whether and how far there was scope for reaching or moving towards agreement (2.2). Some participants hoped that a firm definition might emerge from the discussions, with possibility of quantitative measures (2.3).

### **2.1    Perceived advantages and concerns**

Participants agreed that, currently, funeral poverty was a concept that meant different things to different people, with the result that policy debate often focused on single issues such as the Social Fund, costs of funerals or funeral debt, rather than encompassing the breadth of policy areas involved. In turn, this led to limitations on public awareness and education. Agreement about meaning would provide a helpful starting point for policy debate, raising public understanding, making clear arguments for addressing problems and finding solutions, and informing research on trends and contributory factors in order to suggest interventions and evaluate outcomes. There was a view that greater clarity in meaning would stimulate discussion about where responsibility lies, including what is or might be the role of state funding. There is currently an opportunity in Scotland for a completely new system of financial support for funerals, and the meaning of funeral poverty and policy response is of key interest here.

Value in having the term funeral poverty as a campaigning tool or ‘flag’ to bring awareness and galvanise action was generally recognised, and having a short phrase to use was important in putting funeral poverty onto strategic agendas and convening discussions. One suggestion was that the ‘handle’ of funeral poverty served the social media age, where short phrases are commonly used for communication, and attracting attention and interest. As we see in 2.3 below, participants were somewhat less certain about whether a generally agreed quantitative measure would be helpful.

As well as advantages in agreeing meaning or having a definition, some risks were perceived and some reservations expressed. There were many aspects to funeral poverty and the circumstances of individual people were different and could be complex, with a risk that one definition was unlikely to cover them all. The term was emotive, and emotive terms can be unhelpful for policy makers as they provoke reaction rather than deliberate thought. It was suggested that the print media, in particular, were often drawn towards emotive terms and their search for negative examples and extreme accounts led to ‘horror stories’, which were not only

unbalanced but also often stigmatising. The issue of stigma was pursued further. There was some strong feeling that definitions can be divisive, highlighting differences between groups of people, with negative associations for those on one side of the dividing line. Funeral poverty was, some participants suggested, one more example of a socially constructed term used by one group of people to apply to another group of people, marked off as having particular characteristics and attributes. It was noted that people facing difficulties paying for a funeral rarely, if ever, used the term funeral poverty themselves to describe their own circumstances. Indeed, one participant described feeling generally uncomfortable with the term and avoided using it because it could put some people in a negative light. Reservations were also attached to the way that concepts constructed for a specific purpose could sometimes be used inappropriately in other settings with quite different meanings.

It was further suggested that group terms and dividing lines were at risk of becoming 'political footballs' in discussions of state responsibility and policy action. This was acknowledged, but it was suggested that without such definitions, politicians were free to construct their own categories for their own purposes.

There was general recognition of these risks and concerns, and acknowledgement that there was no control over the way that 'handles' were used; however, a feeling prevailed in both workshops that such potential problems were counterbalanced by some of the advantages in strengthening debate and research, and raising public awareness.

## **2.2 Scope for agreement of meaning**

As a means of starting discussions each participant had prepared in advance a one-sentence summary of what funeral poverty meant to them. Sharing these summaries showed how they reflected different contexts in which people worked, and the range of experience and focus of their activities. Participants gained an overview of beliefs and views, and the extent to which there were similarities and differences in opinions and understanding. They were then able to take forward their discussion with some idea of the scope for reaching agreement and the distance that might need to be travelled.

Participants generally said it had been hard to summarise in one sentence their understanding of what funeral poverty means. Some of those who worked alongside others with similar focus and responsibilities had checked with colleagues whether their sentence properly captured views in their organisation. Some people perceived different meanings to different kinds of funeral poverty suggesting, for example, an objective and a more subjective meaning, or a description of what they termed primary and secondary funeral poverty.

Bringing together initial understandings across both workshops showed how broad was the initial spectrum of understanding of the meaning of funeral poverty. The

concept variously included people's expectations, aspirations, and choices in funeral arrangements; affordability of funeral costs and both current and future financial impacts of paying; implications for living standards and indebtedness; and emotional and psychological components. Thus for one person *'funeral poverty is when a family member does not have the means to pay for a funeral'* while others understood funeral poverty as involving *'unmanageable levels of debt'*. A suggestion made by a person working within bereavement support services was that funeral poverty meant circumstances in which *'the debt becomes greater than the grief'*.

Participants were all interested in the definitions and suggestions brought by others in their workshop, and appreciated how the different contexts in which people worked led to different emphases and perspectives.

It appeared to be taken for granted, initially, by nearly all participants in both workshops that funeral poverty described the circumstances of the people who took responsibility for arranging the funeral, typically family members. Only one person, unprompted, said that primary funeral poverty described the circumstances of a person who had died without sufficient funds to pay for their own funeral. This person described potential *'knock-on effects'* for the bereaved family – unsustainable debt or unreasonable compromises about the type of funeral – as secondary funeral poverty. The suggestion that funeral poverty was primarily related to the circumstances of the person who had died was often a challenging idea, but one that attracted interest and led to further discussion about self-provisioning. Some people said this suggestion expanded their ideas about what funeral poverty meant, as described in the following chapter.

Throughout the discussions participants were aware that the aim was to focus on the 'meaning' of funeral poverty – to agree 'what it is' rather than 'what the causes are' or 'what the effects are'. It was not hard to agree a range of reasons for and causes of funeral poverty. Participants had evidence from their own work and reports in the public domain of various contributory factors such as low incomes; high costs of funerals; unexpectedness of big bills; lack of financial resilience; choices made about funeral arrangements and payments; and people's access to information and advice. They had evidence, again from their own work and other published findings, of various effects of funeral poverty including problem indebtedness; reduced living standards; financial and emotional distress and impact on grief; unpaid debt carried by the funeral industry; and broadly constant demand for financial support for funerals from the state despite a 30 year decline in the number of deaths.

It seemed likely to be challenging to reach agreement of meaning which did not stretch to include at least some of the causes or effects. There was continued interest, however, in sharpening the concept towards a definition or even a quantified measure.



## 2.3 Definition and measurement

As shown in 2.1, participants felt that agreement on the meaning of funeral poverty would be useful for raising awareness about some of the financial practicalities associated with death, dying and bereavement. They were also aware of definitions of poverty in other contexts that had led to quantifiable measures of poverty. Measures of child poverty and fuel poverty, for example, had become powerful instruments in working for policies to eradicate poverty. Such measures are now widely used to chart trends in poverty rates, estimate the number of people in poverty, assess the causes and consequences of poverty, and identify particular triggers such as business closure, long-term sickness, and relationship breakdown.

Participants recognised that no single poverty measure is likely to be perfect and that each will have advantages and disadvantages. A particular concern of participants was to avoid measures that focus on the attitudes, choices and behaviour of bereaved individuals which, as noted above, can stigmatise and adversely affect their grieving. Rather, they argued for a definition that takes a rights-based approach to addressing funeral poverty, informing measures that can draw attention to social and structural causes of funeral poverty such as low incomes, access to credit, benefit design and administration.

Participants variously identified ongoing and one-off national surveys including longitudinal studies, funeral directors' accounts, administrative records of Social Fund payments, money advice services and public health funerals, as sources of potentially useful information for measuring aspects of funeral poverty. Particular attention was drawn to the regular reports of funeral costs and fees produced by Sun Life (2014) and Royal London (2015). Some participants also considered the possibility of including a module on paying for funerals in the annual VOICES survey which collects information on bereaved peoples' views on the quality of care provided to a friend or relative in the last three months of life (ONS, 2015).

A particular challenge identified by participants was how to cover adequately the temporal aspects of funeral poverty, and its emotional context, in particular the point at which funeral poverty is recognised and measured: when making funeral arrangements; at some point soon after the funeral, or much later extending to longer term impacts of debt repayments or reduced living standards. Unlike other aspects of poverty, including fuel poverty and food poverty, funeral poverty relates to large, discrete and often unexpected or unplanned expenditures. Participants recognised that a longitudinal study would be a preferred approach, to build up a movie-like picture of what happens and consider aspects of timing and duration. A longitudinal study would also enable contributory factors to be assessed, including self-provisioning, and identification of individuals and groups 'at risk' of funeral poverty.

Some participants thought that assessing risk of funeral poverty could be useful. Risk assessment would draw attention to potential causes and contributory factors which

could inform interventions to improve financial planning and resilience to financial shocks, and reduce the incidence of economic hardship when arranging a funeral. It was further suggested that measuring risk, and trends in risk, would be useful for campaigning organisations and that identifying the population at risk would engage policy makers. Some participants cautioned, however, that findings from studies with a long lead time could be quickly overtaken by changes in the benefits landscape and consumer behaviour, as well as trends in ageing and mortality.

Currently, no data source brings together information on income, assets and savings (including those of the deceased); expenditures on funerals, access to funds and debt management; choice and behaviour; and emotional impacts. The range of information needs led some participants to question whether a single, quantitative measure would be possible or sufficient. It was further suggested that any measure of funeral poverty would have to consider the question of attribution – whose circumstances could be said to reflect funeral poverty – and therefore the scope for estimating numbers and overall costs. Financial difficulties associated with paying for a funeral, and their emotional impacts, may affect different family members and stretch across households with effects on personal relationships as well as the economic implications.

Thus, a portfolio of measures may be required to take into account the various constituents of funeral poverty. Indeed, such an approach might offer greater understanding of the reality and meaning of funeral poverty for bereaved people. It was noted, for example, that policy makers and academics in the UK often use several measures of child poverty, such as those enshrined in the Child Poverty Act 2010, to chart different aspects of a lack of material resources in households with children, including the persistence, severity and experience of low income and deprivation. Parallels were also drawn with the concept of food poverty where there is broad understanding about meaning, but no single measure that takes into account economic access, quantity and quality of food, nutrition, diet and socio-cultural dimensions (Dowler, et al., 2001). Lack of an agreed measure, however, has not hampered campaigners and researchers who draw on a range of data sources and techniques to investigate food insecurity, including food bank use, lived experiences across the life course, population level estimates from census and benefit records, and various household and individual measures of eating habits and frequency of meals.<sup>3</sup>

## 2.4 Summary

Among workshop participants there was initially a general consensus that it would be useful to have agreement about the meaning of funeral poverty. Advantages were

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3. British Sociological Association Food Study Group and Sheffield Political Economy Research Institute Event. *Food, Poverty and Policy: Evidence Base and Knowledge Gaps*. Interdisciplinary Centre of Social Sciences, University of Sheffield, 30 June 2015.

seen in raising awareness, informing debate and policy response, and finding solutions and interventions to address problems. There may be scope for a definition that enables people to speak for themselves about the difficulties of arranging and paying for a funeral. Potential disadvantages of definitions that might be divisive or cast some people in negative light were acknowledged but, overall, participants were committed to working towards agreement.

The initial broad spectrum of understanding of the meaning of funeral poverty meant that reaching firm agreement was likely to be hard. The 'causes' and 'effects' of funeral poverty were so various, and the mix and intensity of these different for all those whose circumstances might be included, that achieving a single definition was a big challenge. In other contexts, definitions of poverty which enable quantified measures have been powerful and valuable. There was some doubt, however, that it would be possible to agree a single quantifiable measure of funeral poverty which incorporated complex temporal, relational and emotional constituents alongside income, expenditure and indebtedness. There was also uncertainty about how useful a single measure would be in practice. Agreement about the meaning of funeral poverty, it was felt, might be achieved without a single definitive measure. Rather, it might be possible to agree and prioritise qualitative constituents to which some metrics could be attached.

## Chapter 3      Constituents of funeral poverty

Participants pursued in depth the issues that seemed most important in understanding the meaning of funeral poverty, acknowledging that different perspectives reflected the different contexts and organisations which framed people's interests. Starting points for discussion were societal expectations of what comprises a funeral (3.1) and where responsibility lies for paying (3.2). Participants considered the costs of a funeral and how these might contribute to funeral poverty (3.3) and the equally important role of ability to pay (3.4), including consideration of links to indebtedness (3.5). The emotional context of arranging and paying for a funeral and the impact on loss and grief pervaded discussion throughout (3.6).

### 3.1    What is a funeral?

There was agreement that in the majority population in British society a funeral is an event which combines disposal of the body (by cremation or burial) with commemoration (meeting of family and friends, and sometimes with religious contribution). The practicalities of both disposal and commemoration usually have major emotional context for bereaved people making the arrangements. Sometimes, the dying person thinks ahead to the kind of funeral they would prefer and expresses their views. Workshop participants who talked to dying people said that such preferences were sometimes not acted on after the death by relatives who had different ideas. Assessments of the components that comprise a funeral are subjective and highly variable, and some people who take responsibility for making arrangements have not attended a funeral previously. Influences on people's ideas about what constitutes a funeral generally come from family members and friends, and images and accounts including media presentations. One suggestion was that developments in the funeral industry, drawing attention to options and choices, may further influence people's ideas and expectations. At the same time, it was agreed that public awareness of the range of choice for making funeral arrangements was fairly low, and people often rely on information and support offered by funeral directors.

Awareness that every family was different, had different expectations and made different choices, led to widespread views that there was need for some qualification of the kind of funeral that could be included if there was to be agreement about the meaning of funeral poverty. Thus, for example, funeral directors were in agreement that being unable to afford a '*meaningful funeral*' was key to their understanding of funeral poverty. The term '*meaningful*' was also favoured by representatives of organisations supporting bereaved people, who noted the importance of the emotional but essentially highly personal context of a funeral.

Other people who worked directly with bereaved families preferred qualifying terms such as '*simple funeral*' or '*basic funeral*'. Exploration of these various concepts led

to acknowledgement that terms such as '*simple*', '*basic*', '*appropriate*', '*meaningful*' or '*dignified*' meant different things to different people. If used in a definition of funeral poverty, each of these terms might mean something different to those using the term, those responding to the term, including policymakers and, of course, those people making the arrangements. Funeral directors pointed out that it was hard to define a '*simple*' or '*basic*' funeral – factors often to be taken into account included the cause or circumstances of death and the timing of events, influencing for example the need for preservation of the body or distances to be travelled.

There was no immediate support for the idea that the scope and content of a public health funeral might help to define a '*basic funeral*'. People thought that such funerals may not reflect a felt need for public expression of grief, commemoration or memorialisation. It was noted that public health funerals had traditionally been arrangements for circumstances where families or friends of the person who died had not come forward or could not be traced, so comparisons with the circumstances of grieving families were inappropriate. Terms such as a '*simple*' or '*basic*' funeral, it was also suggested, do not necessarily avoid stigma or pejorative judgements. One participant described funeral poverty by using language as spoken by families themselves who were unable to afford '*a fitting send-off*'.

Although there was acknowledgement of problems related to incorporating subjective factors in any agreed meaning of funeral poverty, there was reluctance not to try to reach some agreement about the kind of funeral that the term might cover. This was based partly on links with funeral costs – a definition of funeral poverty would not be useful unless there were some cost-related limits circumscribing what people can afford or want, perhaps in line with some general expectations of what was considered '*reasonable*'. Equally, considerations of funeral costs only make sense when people's expectations are taken into account. One approach, it was suggested, would be to identify apparently '*unavoidable*' components of a funeral to establish baseline costs. Agreeing such categories may not be straightforward however: there was some disagreement about what is considered essential, and costs of components varied according to regional, religious and other differences.

### **3.2 Responsibility for funeral arrangements**

As noted in Chapter One, legal responsibility for disposing of a dead body lies with the state alone. The majority population in British society, however, perceives moral responsibility in making arrangements for a family member or friend who dies, and for many people there are religious or culturally-held beliefs and practices shaping their decisions. Expectations and memories of the funeral may have profound influence on people's experience of bereavement and the process of grieving. Part of the practicalities in fulfilling obligations and expectations is meeting funeral costs.

Participants had direct experience of widespread assumptions among low income families and people who had not arranged a funeral before, that the state makes a

considerable contribution towards the cost of a funeral. Also fairly widespread are expectations that a person who dies in old age will have made some provision towards the cost of their funeral, or will leave some savings or assets that may be used for this purpose. Discovering that such assumptions are unfounded can be a great shock to people.

Several participants, including people with long experience in funeral services provision, said they were noticing some changes in people's feelings about taking responsibility. Their experience was that people in middle age and older, arranging a funeral for their parent or close relative who dies at the end of a long life, mostly still feel moral and financial responsibility, sometimes with expectation of financial assistance from the state, or being able to rely on some savings left by the person who died. They fear stigma attached to being unable to meet expectations of their wider families or communities, or having recourse to a so-called '*pauper's funeral*'. Discovering that savings had been run down due to costs related to disability or chronic ill health, and the limited availability of financial assistance from the state, brings emotional distress and practical problems.

However, participants said they were increasingly aware of some people with a lesser sense of responsibility, especially if family disruption or reconstitution has led to greater emotional or geographical separation from the person who died. Indeed, funeral directors and people arranging public health funerals now see people who feel considerable anger about the task falling to them, which is intensified by a perception that they may be inheriting a debt for which they do not feel responsible. People arranging public health funerals reported increasing numbers of people who say they cannot take or do not want responsibility for their relative's funeral. Perceived problems in meeting the costs and unwillingness to risk taking on a burden of debt remain the major contributory factors here but it was felt that, increasingly, there was some loosening of feelings of moral and social responsibility.

Participants were interested in changes in assumptions about meeting funeral costs since the time of the Beveridge report, published in 1942, when there was greater emphasis on self-provisioning. Only a few participants at the workshops had initially suggested that the meaning of funeral poverty was related to the deceased's failure to make provision for their own funeral. In subsequent discussion, there was agreement that personal saving towards their own funeral was now often hard for people to think about and, for some, difficult to do. Talking about death was now generally avoided, and the current economic climate of welfare cuts and high levels of consumer debt meant that many low to middle income people had only enough to meet everyday spending needs. Small savings were increasingly run down among younger people during periods of low incomes and among older people by costs of disability, ill health, home care services and residential care fees. For people who think ahead and can afford the premiums and contributions there are products available such as prepayment funeral plans and life insurance policies. There can be

problems with such products, however, as noted in Chapter One. Suspension or cancellation of prepayments, for example to meet extra care costs towards the end of life, leads to loss of any pay-outs from most such products, and some prepaid funeral plans are not protected if the funeral director goes out of business. There is some protection of insurance products under the Financial Services Compensation Scheme.

It was agreed that funerals for people who die unexpectedly may be particularly hard to pay for.

### **3.3 Costs of a funeral**

A number of reports and publications present analyses of the monetary costs of funeral components (NAFD, 2014; Royal London, 2015). Workshop participants, as experts in this area, knew that funeral costs are rising faster than inflation and earnings. They had general understanding of the breakdown of costs between death certification; burial and cremation fees; funeral directors' costs; ministers' fees; and so-called 'discretionary items' including flowers, vehicles and hospitality for people attending. Participants were aware of ongoing discussions and debate about increases in these costs, and whether or how costs might be reduced. This was not the focus of the workshops, however. The issue pursued by workshop participants was how such costs might be integrated into an agreed meaning of funeral poverty.

There was general agreement that it was impossible to define and cost '*standard components*' for a funeral, given variations in arrangements, costs, families' choices and circumstances of death. Participants also raised concern about how such costs should be measured. The regular reports on funeral costs produced by commercial companies, Sun Life and Royal London, have been valuable and influential, but there was a view that debate about alternative methodologies for assessing funeral costs would be useful. There is scope for considering different approaches to survey design and analysis, and different ways of finding out how much people pay and why, and their access to funds.

Participants also spent time discussing the nature of funeral costs. Some participants likened funeral arrangements to a 'distress purchase' when consumer and market norms, such as shopping around for the best price, are largely absent and, as a consequence, could drive up funeral costs. The often short timescale within which a death is anticipated, partly related to society's unwillingness to think about death, combined with lack of awareness of costs, means that a funeral often has financial impact which is quite different from that of many other consumer purchases. People generally think across other kinds of large expenditures that may come their way – cars, domestic repairs, holidays, winter fuel bills. Even if they are unable to save towards such possibilities, they often have some idea of the amounts involved, have thought about possible ways of managing or avoiding such expenditures, and may

readily talk to other people about problems meeting costs. People often have fewer preparatory or coping strategies for a large and unexpected funeral bill.

In addition, there is emotional resonance attached to funeral costs. People want arrangements for disposal of the body and commemoration of the life now ended that have meaning and dignity. Even if they compare prices or seek low cost options, what is available more cheaply may not fit what they want or the choices and decisions they make. Participants acknowledged that it was hard to incorporate into the meaning of funeral poverty costs incurred as a result of ill-informed choices or consumer behaviour that might attract negative judgements.

### **3.4 Ability to pay**

Ability to pay for a funeral was presented in different ways, all of which were perceived to have some bearing on the meaning and experience of funeral poverty:

- One approach was the relationship of funeral costs to the financial and economic circumstances of the bereaved, taking into account the level and sources of their income and wealth, debts and mortgages, savings and realisable assets, and other planned expenditures before and after the death. A question participants perceived here was who to include among those adversely affected by difficulties paying for a funeral. In the administration of Social Fund Funeral Payments, there are firm rules about marital and blood relationships which must be taken into account when considering financial responsibilities, but participants did not consider this a useful direction in which to go. Assumptions of financial responsibility within families, as used for purpose of benefit decision making, often do not reflect the relationships and impact on circumstances of those affected by the costs.
- As discussions developed, there was greater interest in also taking into account the financial circumstances of the deceased, the extent of their self-provisioning through prepayment funeral plans or life insurance, and amounts of their savings and realisable assets. Understanding funeral poverty as primarily relating to the circumstances of the deceased at the time of death, or even to the deceased person's circumstances during their lifetime (for example, in standard of living lowered by payments into funeral plans), tended to be a new line of thought for some participants.
- Ability to pay also involved ease of access to different kinds of funds, and any constraints on what might be covered. Included here were bank and card credit, payday lenders, Social Fund Funeral Payments and budgeting loans, financial support from relatives, friends, workplace and community, and funds available from the deceased through prepaid funeral plans, insurance pay-outs and the estate.
- Time frames had to be considered in thinking about ability to pay. There was often uncertainty about and mismatch between the times at which funds became



available, especially those subject to administrative scrutiny, and the time at which payments for funerals must be made. Funeral directors often require an immediate deposit. One participant observed that there was a general societal view that it was good to hold a funeral as soon as possible after the death. This reflected not only assumptions about the practicalities of storing bodies, but also the notion that getting the funeral over helped people move on through grief or, to use common parlance, helped towards 'closure'. Both assumptions might be examined, it was suggested, to challenge the idea that people had only a small window of opportunity to consider and deal with costs.

- One suggestion that interested some participants was the extent to which inability to pay for a funeral, especially multiple funerals close in time, might contribute to cycles of poverty between generations. There was discussion about the way in which lifetime poverty could be a factor in lack of self-provisioning. Responsibility was then transferred to the next generation for whom paying for the funeral took them into poverty for the first time, or deepened the extent to which their material resources did not meet basic needs. In turn, a reduction in living standards took their children into poverty, or deepened or lengthened a period of deprivation.

### 3.5 Indebtedness

Being able to borrow money is an aspect of life for many people who manage mortgages, bank overdrafts and credit arrangements as part of their general budgeting without major problems. Indebtedness, as part of funeral poverty, was always qualified and described as '*unaffordable debt*', '*unsustainable debt*', '*unmanageable levels of debt*' or '*having no choice but to incur some debt*'. Belief that borrowing money to pay for a funeral, which led to unmanageable or unaffordable debt, lay at the heart of funeral poverty was held by people with wide experience of working with organisations directly supporting bereaved people or those facing financial problems, and by people with less direct contact including some academics and senior policy makers.

Situations also recognised by participants were those of families already in financial difficulty who were put at greater risk of incurring problem debt when faced with arranging a funeral. Even when families managed debt repayments the consequence might be inability to maintain minimum standards of living, or a need to postpone or abandon other planned expenditures. It was thus important to consider the impact of funeral costs within an overall picture of personal and household debt, and how that is managed.

Unpaid debt was often a problem for funeral directors, and the amount of unpaid and uncollectable debt which they carried did feed through into their fees and charges. Although funeral directors tried to be helpful when families explained difficult financial circumstances, the extent to which they could offer payments by instalments was often limited under credit licensing legislation.

### **3.6 Grief and experience of bereavement**

Participants described the complexity of links between financial circumstances and experience of bereavement. There was a view that the emotional impact of grieving might impair evaluation of funeral options and decision making around ability to pay, especially in older people and those living on low incomes. Participants also recognised that financial distress can complicate grieving and coping processes following a death.

It was strongly argued that the emotional impact of inability to pay for a relative's funeral must be taken into consideration as a constituent of funeral poverty. Nearly everybody who made funeral arrangements for a family member had some emotional attachments to the person who died. Even when these were not strong, or there was not a feeling of intense grief, feelings of social responsibility could still be strong.

Psychological distress including feelings of guilt, inadequacy, letting people down, and fear – both of social stigma and of economic consequences for the future – can have profound impact on people's ability to manage grief. There can be long lasting impact on well-being and mental health, with general impoverishment of family life and strained relationships.

### **3.7 Summary**

Participants considered in depth the issues perceived to be key constituents of funeral poverty. Discussion ranged across people's expectations of what a funeral involves, and where responsibility lies for making arrangements and paying the costs. The general view was that funeral poverty relates to the circumstances experienced by the bereaved family and friends, around and following the death. There was rather less focus on funeral poverty as it might relate to circumstances of the person who died, but participants were interested in such suggestions, and in suggestions about ways in which funeral poverty may contribute to cycles of poverty between generations. Funeral costs were discussed in so far as these were a constituent of funeral poverty (rather than focusing on ways of reducing costs). Ability to pay was presented in various ways, including links to problem indebtedness. Psychological and emotional issues were attached to all constituents of funeral poverty, as were lack of financial awareness and resilience, and issues of access to advice and information.

## Chapter 4      Conclusions

Participants generally acknowledged that the complexity of the issues explored in depth made it hard to agree a single definition of funeral poverty or to reach a single quantified measure. What had been achieved in the workshops was agreement of the key constituents of funeral poverty, all of which had some part in contributing to the meaning of term and, importantly, could be explained and expressed in simple terms (4.1). There exist, already, partial measures of some of these constituents, and more work was needed to explore the kind of data that might be used to create further metrics and robust measures to inform debate (4.2). The report ends with observations from the researchers on the method of enquiry (4.3), suggestions for further research to fill gaps in knowledge, and ways in which the study may be especially useful to the funders (4.4). A postscript covering developments and debates since the workshop discussions were completed is also included (4.5).

### 4.1      Constituents of funeral poverty

There was general agreement that there are a number of key constituents in funeral poverty, as this term is currently understood and used. As discussed in the previous chapter these are:

- People's expectations of a 'funeral', and what the person who takes responsibility wants to provide and why.
- People's inability to pay the costs.
- The economic impact of lack of affordability, in particular problematic indebtedness.
- Negative psychological and emotional constituents, including the impact on grief and experience of bereavement.

The main difference of opinion lay in discussion about whether to have some qualification about the kind of funeral taken into account. There was strong support for reference to a '*basic*' or '*simple*' funeral, or qualifications such as '*meaningful*' or '*dignified*'. Those who considered this approach important were often people closely involved in campaigning for interventions to reduce funeral poverty, for example improved availability of state assistance or greater awareness and transparency of funeral costs. The counter opinion was that qualifying terms were subjective and invited dispute. The point was also made that funeral poverty, as a description of circumstances, included the situations of people whose poverty was related to *not* having chosen what others might consider a simple or basic funeral, again inviting dispute and negative judgements.

### 4.2      Measurement

Anticipation in achieving a single measure of funeral poverty declined as participants explored the complexity of the issues. Indeed, it became unclear how such a single

measure would be useful, either for increasing understanding of contributory factors or for suggesting policy response. What would be possible and useful, it was suggested, are more robust and complete data about the constituents of funeral poverty. Longitudinal data are required to follow patterns and trends, and changes in societal behaviour and families' financial circumstances. Some quantified measures are available already, for example on level and sources of household incomes before and after a death, and more would be possible.

There is not currently good evidence of social expectations of a 'funeral' that reflects regional, cultural, age-related or religious differences. A wider, more inclusive understanding of societal expectation would require new research encompassing people at all stages of life, not just bereaved people or those approaching death.

The reports published by Sun Life and Royal London have provided useful data about funeral costs, with some exploration of ability to pay and indebtedness. Participants felt there was scope for looking at cost data in other ways and from different contexts; for example, collating information from funeral directors, and using different methodologies for finding amounts paid by people who had arranged a funeral, and the sources on which they drew. People who were keen to keep emphasis on a '*basic*' or '*simple*' funeral wanted cost data that could be related to so-called '*essential*' or '*unavoidable*' components such as a cremation or burial fee. This kind of data was considered important to advisers and organisations working to help people avoid poverty and the scope for provision of state support.

Some danger was perceived in focusing on funeral costs as a single issue however. It was thought important to set funeral costs and expenditures within a broader context. The big challenge is to bring together data across household composition and needs, income and resources, health and employment histories, opportunities, knowledge and financial competence, and changes in economic circumstances as a result of death of a family member.

Some data on indebtedness already exists and it would be useful to bring this together with other data that might be made accessible. Included here were data from agencies approached for help (such as QSA), administrative data from the Social Fund, from money advice agencies, and data from funeral directors about unpaid bills. On their own, none of these data sources provides a full picture, and there are problems attached to each source. Funeral directors with unpaid bills often do not know whether and which family members have gone into debt; Social Fund records do not identify all contributions towards the cost of a funeral. But considered together, such data would provide an overall indication of indebtedness as a constituent of funeral poverty. It might also be possible to include timing and duration, such as the length of time taken to pay down loans.

There is some limited data on the financial and economic implications of bereavement, including paying for a funeral (Corden and Hirst, 2013a; Valentine and

Woodthorpe, 2014; Woodthorpe et al., 2013) and impact on grief and loss (Corden and Hirst, 2013b). There is scope for looking further at bereavement outcomes and efficacy of bereavement support which includes experience of arranging and paying for funerals.

Summing up, participants in the two workshops explored in depth the concept and use of funeral poverty, and the potential value and feasibility of seeking an agreed definition. They addressed all the research questions set out in the aims of the research (1.2). The workshops achieved agreement on the key constituents of funeral poverty but did not reach definitions of these. Measures that might be used to quantify some of the constituents were suggested, but there was scope for much more discussion here, and new research. There were mixed views on the potential value of going further in search of definitions and measures. As discussion developed, participants recognised that some considerations were more accurately understood as putting people 'at risk' rather than describing the meaning and reality of financial difficulties following bereavement. People managing on low incomes, for example, are at risk of unsustainable debt and falling living standards if faced with the typical cost of a funeral. Living below or just above the poverty line, however, as well as lack of access to funds or realisable assets, problem debt or multiple bereavements may be associated with funeral poverty, and may be potential causes of funeral poverty; but they are not measures of funeral poverty and do not define that concept.

Agreement about the key constituents of funeral poverty among participants did not lead to firm definitions of such in these workshops. Everybody who took part, however, said that the discussions had broadened their own understanding and equipped them further in their own work. Hearing perspectives from the different contexts and experiences represented at the workshops had been valuable. There remained general agreement about the potential value of the term funeral poverty in raising public awareness, stimulating discussion and debate, and seeking policy response, and some participants were comfortable for funeral poverty to remain a concept that could be discussed and used in different ways. Most said they would continue to use the term as part of their own campaigning work, in discussions with professional colleagues, when contributing to debate and discussions, and in their writing for publication and dissemination. Taking part in the workshops would be helpful in guiding how they used the term when engaging with key audiences. Nobody used the term funeral poverty when talking with the people whom they advised or supported, or helped to make funeral arrangements, and such people did not use the term to describe their own circumstances.

We mention again the discomfort with the term expressed by the person who felt that the construct was divisive and who always avoided using it. Others who did use the term understood this approach, but were subject to pressures such as word length in presentations and publications. Given the choice, some expressed preference for

using other forms of words such as *'falling into poverty as a result of funeral costs'* but agreed that the availability of the succinct two word phrase was often attractive.

A further reservation came from a person unable to attend a workshop who sent written comments to the researchers. Their concern stemmed from what they perceived as a 'proliferation of poverties', including food poverty, fuel poverty, housing poverty, and funeral poverty, which divert attention from the underlying problem of lack of material resources, and lessen the focus on the structural causes of poverty. There could be advantages, it was suggested, in recognising people's problems paying for funerals as one of the effects of poverty, rather than identifying such difficulties as a particular kind of poverty.

Finally, one implication of the fact that bereaved people themselves do not use the term funeral poverty is the challenge to find the language that enables people who are facing problems paying for a funeral, to speak for themselves and talk about their own experiences, within the general discourse.

### **4.3 Researchers' observations**

This was a small, exploratory study. The objectives were ambitious, but reflected wide interest in the topic and support expressed to the research team in pursuing the topic. As a method of enquiry, the workshops worked well, achieving the main objective of detailed discussion across relevant areas and the value and feasibility of seeking agreed definition. As mentioned in Chapter One, it would have been good to have representation from central government, specifically the Department for Work and Pensions which has responsibility for Social Fund Funeral Payments and budgeting loans, as well as contributory bereavement benefits. There was also limited representation of people with expert knowledge of the range of statistical data available, who could have been helpful in discussions about potential measures. Participants mainly reflected views and experiences from the majority cultural and faith groups in the population.

The researchers' own view is that reaching a firm definition of funeral poverty which would be generally agreed across the range of people and organisations that use the term would be hard, but it is possible to agree key constituents of funeral poverty, and this is useful. The term is now embedded in general discourse, and is focusing attention and debate on particular aspects of poverty, problem debt and financial hardship and, in turn, increasing our understanding and suggesting policy directions.

That said, the study has made a useful contribution to knowledge and debate. It is inappropriate to make strong policy recommendations from a small, exploratory study. However, findings show clearly a number of gaps in knowledge where further research would be useful for better understanding of constituents of funeral poverty. In addition, findings point to a number of other areas and activities for continuing attention. These suggestions are brought together in the following section.

## 4.4 Agenda for action

There is a need for:

- new research into societal expectations of a 'funeral'. Changes in family and household formation and relationships, and changing patterns of religious practice and belief are creating a new picture of funeral expectations and arrangements. Without such a picture, there is danger that debate around and policy response to economic implications of paying for funerals may be based on outdated assumptions of expectations and behaviour. A representative study is needed to seek views from people across all socio-economic backgrounds and age groups.
- new research looking at the circumstances and experience of people who have taken responsibility for making funeral arrangements. Such research would explore what people did and what influenced their decisions. Enquiry would include how they paid the costs, looking both at the processes involved and the financial and emotional impact.
- a new study of funeral indebtedness. Such research would explore who, under what circumstances, experiences indebtedness as a result of paying funeral costs; when the debt becomes problematic; what is the impact on living standards; whether and how problems are resolved, and the timescales involved. One part of this study would focus on experience within the funeral industry and how funeral directors approach and manage clients' payment problems.
- enquiry about funeral expectations, practice and economic implications within minority cultural and faith groups. At the moment, funeral poverty appears to be conceptualised and discussed largely from perspectives in the majority population. Greater understanding of diversity and change in culture, tradition and belief may bring to light new issues in achieving fit between cultural practices, personal and community resources, and state support and regulatory systems.
- research on self-provisioning. There is already some data about purchases of funeral plans and life insurance from financial intermediaries and service providers. Suggestions for new ways of saving towards funeral costs are emerging, including arrangements promoted by some credit unions. What is needed is a study that brings together people's awareness, understanding, views and constraints around the various ways of building resources towards funeral expenses during the lifetime, and actions already taken. Such a study would be helpful both in showing likely patterns of future need for financial support towards funeral expenses, and in showing what encourages and helps people make provision for their own funeral.

In addition to the need for further research, findings point to the importance of some current activities, and the value of developing and extending these. Staff and volunteers who work in palliative care and bereavement support can be key people in

helping to open up discussions about financial and economic issues with families, both approaching and following the death of their relative. Increased awareness of financial and economic transitions that may follow a death, including paying for funerals, helps people build resilience and preparedness and avoid shocks. Not all families want help in making funeral arrangements, of course. However, training for hospice staff and bereavement workers might include recognising circumstances where discussion about options could help people think ahead, support and guide their decisions, and help them avoid some of the financial problems that come through lack of information or rushed decision making. Where volunteers and professionals do not feel equipped themselves with the information resources required, opening discussion and providing signposts to accessible information and practical advice can still be helpful.

Findings reinforce how valuable it can be for organisations primarily concerned with provision of services to people at the end of life and their families to extend their activities into commissioning social research. This was a small, innovative study with modest resource requirements. It has provided timely and useful findings that will attract attention, be widely disseminated and feed directly into public debate, campaigning, service provision and policy making. As the funder, Marie Curie may wish to consider the agenda outlined above when planning further activities, and there is scope for other funders to see opportunities for further research.

Contributions from organisations such as Marie Curie are of key importance in national debate about policy and practice across a range of issues relevant to experience of palliative care and bereavement. Hospice staff and bereavement support workers in direct contact with dying people and their families have first-hand evidence of the issues that are important. As happened in these workshops, representatives of organisations such as Marie Curie can make these voices heard. As we see in the postscript below, 2016 will see a number of opportunities for policy debate and development around funeral costs and bereavement support. Organisations directly involved with dying people and their families have an essential part to play.

Finally, findings point to the importance of language used in public discourse about funerals. The term 'pauper's funeral' is still used, especially in media presentations. Even within apostrophes to indicate that it is an outdated description, the term is so stigmatising and has such negative connotations that its continued appearance may constrain people's enquiry and discussions, and limit understanding of meaning and underlying realities. (We also reported some discomfort with the term funeral poverty itself, as a divisive construct which reflects negatively on the people so grouped). It is helpful for everybody who takes part in discourse about problems paying for funerals to remain aware of the importance of language used, and to avoid reference to outdated and stigmatising categories and labels.



## 4.5 Postscript

In the weeks following the workshops, during the analysis of findings, funeral poverty became a focus of attention in a number of ways. In September 2015, a report on the churches' role in tackling funeral poverty was published by Church Action on Poverty (Purcell and Cooper, 2015). Central to the approach was the belief that *'access to a dignified funeral, without getting into crippling debt, is a basic human right'* (page 3). Noting that churches are involved in almost half of UK funerals, the report suggested practical ways in which religious leaders, clergy and lay, might help with provision of information about affordable funerals and credit options.

A general parliamentary debate on funeral poverty, tabled by a Conservative MP, took place in Westminster Hall in October (Hansard, Commons, 13 October 2015, cols. 95WH–112WH). The hour long discussion focused on the costs of funerals and the Social Fund. One MP, arguing for a strategic approach from government said *'it would be useful if the Minister committed today to seeking and consulting on a definition of funeral poverty that could be used in future'* (col. 109WH). The response from the Minister, the Parliamentary Under-Secretary of State for Disabled People, did not address this request directly, but did commit to a round table event to explore issues further. The power to deal with Social Fund Funeral Payments is about to be devolved to Scotland under the Scotland Bill, and the Minister said he would look carefully at the arrangements decided, and what might be learned.

Also relevant is the report in the same month from the Social Security Advisory Committee on bereavement benefit reform (SSAC, 2015). In April 2017 current bereavement benefits will be replaced by a new Bereavement Support Payment. In view of the time lapse between the initial consultation exercise (2011) and legislation (2014) and the intended implementation of reform, the SSAC considered it timely to consider the potential impact of the reform. The new benefit does not include support for funeral costs, but aware that these have risen faster than the rate of inflation, the SSAC report extended its scope to include an examination of Social Fund Funeral Payments. Recommendations included better integration of support provided to bereaved families (including bereavement benefits, Funeral Payments and public health funerals), and enabling greater certainty for Funeral Payment claimants about their eligibility and entitlements before they commit to funeral costs.

At the end of November, a Freedom of Information request by BBC Local Radio indicated that the number of public health funerals conducted by local authorities in UK during 2013/14 had risen by eleven per cent since 2009/10.<sup>4</sup> Coinciding with the week of BBC programming on death, bereavement and debt, the House of Commons Work and Pensions Committee launched an inquiry into funeral poverty and the

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4. *"Paupers' Funerals" Cost Councils £1.7m.* BBC News <http://www.bbc.co.uk/news/uk-34943805> [accessed 30 November 2015].

benefits available to people who lose someone on whom they were financially dependent.<sup>5</sup>

In Scotland, debate about funeral poverty issues continues, largely resourced by the Scottish Working Group and Citizens Advice Scotland which in June published a report on the rising and varying costs of funerals in Scotland (CAS, 2015). Outlining the Programme for Government for the current parliamentary year, First Minister Nicola Sturgeon stated the belief that funeral costs should not prevent people from providing a dignified funeral or force them into debt, and committed to review advice on funeral planning and making best use of Funeral Payments.<sup>6</sup> Following this, Citizens Advice Scotland was invited to work with John Birrell, Chair of the Scottish Working Group on Funeral Poverty, to prepare a report with recommendations on the issues surrounding and influencing funeral poverty. This report will be available in 2016.

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5. <http://www.parliament.uk/business/committees/committees-a-z/commons-select/work-and-pensions-committee/inquiries/parliament-2015/bereavement-benefits-15-16/> [accessed 15 December 2015].

6. *Programme for Government 2015-16*. The Scottish Government  
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## Appendix One – Workshop programme

10.00 to 10.20	Welcome and introduction
	Presentation: Setting the context
10.20 to 11.30	Participant introductions: What does funeral poverty mean for each participant or their organisation?
11.30 to 11.45	Coffee
11.45 to 12.30	Plenary discussion: <ul style="list-style-type: none"> <li>• Who are the key users/audiences of the concept funeral poverty?</li> <li>• Are any more important? Might this change?</li> <li>• What advantages would there be in having agreement about meaning?</li> <li>• Any disadvantages or concerns</li> </ul>
12.30 to 1.15	Lunch
1.15 to 2.00	Working in small groups: <ul style="list-style-type: none"> <li>• Are there components of an agreed definition?</li> <li>• What data is required and is it accessible/measurable?</li> </ul>
2.00 to 3.20	Reconvene to report and discuss findings from latter exercise
3.20 to 3.30	Conclusion and next steps